



ADVISOR

PUBLIC EDUCATION EMPLOYEES' HEALTH INSURANCE PLAN



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www.rsa-al.gov/PEEHIP/peehip.html

August 2013

Open Enrollment Edition - Part II

Open Enrollment is the period of time during which PEEHIP members have the opportunity to enroll in or make changes to their health insurance benefits. Open Enrollment is only held once during the year. If you miss the annual Open Enrollment period, you will not be able to enroll or make changes until next year's Open Enrollment. Certain exceptions for enrolling outside of Open Enrollment apply for new employees or employees with certain life-changing events such as a divorce, marriage, birth of a child or adoption of a child.

You do not need to do anything during Open Enrollment if you are satisfied with your current coverage. If you take no action, you and your eligible dependents will remain on your current plan(s).

Exception: If you want to renew your **Flexible Spending Accounts** or **Federal Poverty Level (FPL)**

Premium Discount Program, you must **re-enroll each year** as these two programs do not automatically renew. You may enroll online for Flex, but you must submit a paper form to apply or reapply for the FPL premium discount.

If you do wish to make changes or enroll in new coverage, the preferred method is online through **Member Online Services (MOS)**. It's easy, efficient, and free! A Confirmation page is provided at the end of your MOS session confirming your enrollment request and your premium calculation.

To enroll online, go to www.rsa-al.gov and click Member Online Services.

1. Enter your self-selected User ID and Password at the Log in page.
 - ◆ **New User:** Click Register Now to create your own User ID and Password. You will need your PID

number which is the last eight digits of your contract number on your PEEHIP insurance card - exclude the leading zero).

- ◆ **Forgot User ID and/or Password:** Click Reset Account and provide the requested information.
2. Once you successfully log in, click the PEEHIP menu link "Enroll or Change PEEHIP Coverages."
 3. Click the Open Enrollment option and then click Continue and follow the on screen prompts until you receive your Confirmation page.

Visit the PEEHIP Open Enrollment web page at www.rsa-al.gov/PEEHIP/open-enroll.html for more information about online enrollment and Open Enrollment.



Remember the Open Enrollment Deadlines

July 1 - September 10

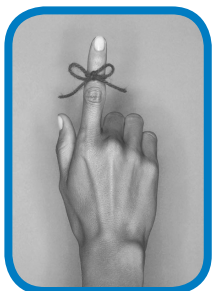
Online enrollment

July 1 - August 31

Paper forms enrollment

July 1 - September 30

Flexible Spending Accounts online and paper enrollment



Coordination of Benefits (COB) Audit Update

Completion of the Coordination of Benefits Form is Mandatory

The Coordination of Benefits Audit is well under way. Thanks to those of you who have already responded. Packets were mailed to members' homes the week of July 8th. Actively employed members who are only enrolled in single PEEHIP coverage are excluded from the COB Audit.

The deadline to complete your Coordination of Benefits Audit is **August 30, 2013**. Failure to provide the required information by August 30th will result in your account being placed on claim hold and a delay of payment or denial of medical and prescription drug claims.

PEEHIP retirees who retired after September 30, 2005, will also be required to complete the Retiree Employment Verification Form which was included in your packet.

PEEHIP is providing a secure, quick, and easy way to review, update, and submit your COB Form electronically.

- ◆ Visit PEEHIP's secure website at <https://verify.secova.com/PEEHIP> to complete your COB Form online.
- ◆ You will be instructed to enter your PID# (listed on the enclosed COB Form).
- ◆ The first time you log into the system your password will be your date of birth (MMDDYYYY) and the last 4 digits of your PID# (no dashes or spaces).
- ◆ You will be prompted to change your password once you have confirmed your email address. If you experience problems entering your password, contact Secova at 877.692.9163 (toll-free).
- ◆ For those of you who do not have access to a computer, Secova enclosed a paper copy of the COB Form, and Retiree Employment Verification Form (if applicable) in your packet for your convenience.
- ◆ Paper forms are accepted if returned by August 30, 2013.

Submit your paper Coordination of Benefits Form and any other required documentation using one of the following methods:

- ◆ Scan and upload online: <https://verify.secova.com/PEEHIP>
- ◆ Fax: 866.422.6918 (toll-free)
- ◆ Mail: PEEHIP C/O Secova Service Center, 1800 Route 34, Bldg 3, Suite 301, Wall, NJ 07719-9966

Please be advised your confidentiality is of utmost concern to PEEHIP and Secova. Secova has a strict privacy policy to ensure that the information you submit by any method is kept private and secure.

If you have recently sent in your documentation, you may want to visit PEEHIP's secure website at: <https://verify.secova.com/PEEHIP> to confirm receipt and status of your Coordination of Benefits Audit, or contact Secova at 877.692.9163 (toll-free). ■

Important Reminder Concerning COB Audit

If your spouse, and/or dependent children are **NOT** covered under PEEHIP, you do not have to provide the other insurance information. You only need to provide other insurance information and a copy of the policyholder's other insurance card if you, your spouse and/or dependent children are covered under PEEHIP and have other insurance coverage **EXCLUDING MEDICARE**.

When reporting your other insurance information, do not report the PEEHIP coverage you and your dependents are enrolled in as PEEHIP already has that information on file. **Example:** Optional plans administered by Southland National are considered PEEHIP plans. These plans should not be reported to Secova or PEEHIP.

Important Notice About Your Prescription Drug Coverage & Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with PEEHIP and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a standard Medicare drug plan or keep your PEEHIP drug coverage.

If you are considering joining a standard Medicare drug plan, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a standard Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. PEEHIP has determined that the prescription drug coverage offered by the PEEHIP is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing PEEHIP coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a standard Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a standard Medicare drug plan when you first become eligible for Medicare and each year from October 15

through December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a standard Medicare drug plan.

What Happens To Your Current PEEHIP Coverage If You Decide To Join A Medicare Drug Plan?

If you do decide to join a standard Part D Medicare drug plan and drop your PEEHIP drug plan, your current PEEHIP drug coverage will terminate on the date that you enroll in a standard Medicare drug plan. Please be aware that you and your Medicare-eligible covered dependents will lose the PEEHIP drug coverage, and will not be able to get this coverage back until you drop the other standard Medicare Part D coverage. You cannot have PEEHIP prescription drug coverage and a standard Part D coverage at the same time. If you enroll in a standard Medicare Part D drug plan, you and your dependents will still be eligible for your current PEEHIP health benefits but will have no prescription drug coverage under PEEHIP.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with PEEHIP and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

- ♦ Visit www.medicare.gov.
- ♦ Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- ♦ Call 800-MEDICAR (800.633.4227). TTY users should call 877.486.2048.

An exception may apply to certain "low-income" individuals who may be eligible for prescription drug subsidies, and thus may be better off applying for a subsidy and Part D (two separate steps). For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 800.772.1213 (TTY 800.325.0778).

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact PEEHIP at 877.517.0020 for further information. **Note:** You will receive this notice each year, and you can request a copy of this notice at any time.

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).



Candidates Sought for Two TRS Board Positions

Candidates are now being sought for two Teachers' Retirement System (TRS) Board of Control positions. The two positions, Retired Position No. 2 and Superintendent Position, will be filled in an election that will take place this October. Mrs. Sallie Cook and Mr. Luke Hallmark currently hold these two positions respectively.

Elected members also serve on the PEEHIP Board of Control. They will begin their three-year term of service on July 1, 2014.

In order to qualify as a candidate for the Board, potential candidates must complete the Letter of Intent and Certificate of Assurance

forms along with the Candidate Biographical Information form. The completed forms must be returned to the TRS office no later than 4:00 p.m., September 5, 2013. Nomination petitions with signatures are no longer required.

If you are eligible and interested in running for any of the above positions, candidate forms are available on our website at www.rsa-al.gov or contact the Elections Coordinator at 877.517.0020.

Due to changes made by Act 2013-239, elected members to the TRS Board are elected only by members from the same category of the retirement system. Thus, only retirees can vote for

the retiree position and only Superintendents can vote for the Superintendent position.

The new law also mandated that the election be conducted by a third-party entity not affiliated with the TRS. The current entity that conducts board elections is VR Election Services of Carrollton, Texas. Ballots will be mailed by October 14, 2013. To be counted, ballots must be returned to VR Election Services by 4:00 p.m., November 21, 2013.

Members will be able to vote by returning the ballot in a prepaid postage envelope or by voting online or by telephone. Instructions will be included with the ballot. ■



View Your Current PEEHIP Coverage(s) Online

<https://mso.rsa-al.gov>

Member Online Services (MOS) allows you to view the PEEHIP coverage(s) in which you and your dependents are enrolled. This online service is available year round.

Specialty Pharmacy Update

Beginning October 1, 2013, MedImpact will administer PEEHIP's specialty drug pharmacy program. Members who are receiving specialty medications filled through PEEHIP's current specialty pharmacy provider program will receive a Patient Welcome Letter from MedImpact in early August followed by a phone call from a patient care coordinator. Prescribing physicians will also receive a Physician Welcome Letter.

There are no changes to your benefits, copayments, or insurance cards in this transition to MedImpact administering PEEHIP's specialty pharmacy program. **This transition will not require any action on your part.** MedImpact will coordinate with your physicians to obtain prescriptions where necessary. The care team of pharmacists and patient care coordinators will provide personalized support to you that meet your needs and complements your prescribed therapy. ■